



RICHARD CORDRAY Franklin County Treasurer

373 S. High Street, 17th Floor, Columbus, Ohio 43215-6306 (614) 462-3438
www.FranklinCountyOhio.gov/treasurer

Foreclosure Information Directory

A resource that lists agencies, agency contact information, and the services each agency provides for foreclosure prevention and intervention.

Columbus Housing Partnership

562 East Main Street
Columbus, Ohio 43215
Phone: (614) 221-8889
www.chpcolumbus.org

- ❖ Mortgage Assistance Program
 - To qualify, the homeowner must earn 50% or less of the area's median income for a family of their size. CHP has provided \$79,000 in mortgage assistance to about 46 households.
- ❖ Counseling
 - Post-Purchase and Budget Counseling.
 - Mortgage Default Counseling - goal is to provide families with the information and tools necessary to maintain their home by identifying the cause of default or delinquency, identifying intervention strategies, and reviewing budgeting skills. Agency will work with the bank and other creditors to try to save the home.
 - Reverse Mortgage Counseling – for individuals over 62. See details on last page.
- ❖ Classes
 - Home Maintenance & Repair
 - Financial Fitness
 - Homebuyer Education

Columbus LEADS

1808 East Broad Street
Columbus, Ohio 43203
Phone: (614) 252-2799

- ❖ Mortgage Assistance Program
 - SEMA program offered by the Lutheran Social Services will pay the mortgage payment of customers who are no more than one payment behind on their mortgage, are at or below 125% poverty guideline, have a verifiable reason why they were not able to pay their mortgage, and have not used the program within the last three program years.

❖ Programs

- Summer Cooling is a program that runs June 1-August 21 and is available to individuals who are at or below 150% poverty level. Individuals over 60 years of age and at or below 150% of poverty automatically qualify for the program that will make a payment on their electric bill and/or give a voucher for an air-conditioning unit if the individual does not have air-conditioning. People under 60 must prove that they have some type of respiratory disease in order to qualify.
- The Emergency Winter Heat program assists people who are at or below 150% of poverty faced with disconnection of their electric or gas.

Columbus Urban League

Housing Services Department

788 Mount Vernon Avenue

Columbus, Ohio 43203

Phone: (614) 257-6300 ext 300 / Fax: (614) 257-6316

www.cul.org

❖ Counseling

- ✓ Provides counseling, information and referrals regarding homeownership, housing discrimination and rental housing relations

❖ Classes

- ✓ Conducts education and outreach activities related to the rights and responsibilities of home seekers and housing providers

❖ Advocacy

- ✓ Conducts advocacy and networking activities within local, state and national housing groups, financial institutions, housing providers and others in the housing industry, regarding homeownership issues such as: predatory mortgage lending; discrimination; foreclosures; and other housing related topics.

❖ Research

- ✓ Research and develops the annual report on the mortgage lending activities of the major financial institutions Home Mortgage Disclosure Act (HMDA) data

Consumer Credit Counseling of Columbus

4500 East Broad Street

Columbus, Ohio 43213

Phone: (614) 552-2222

(800) 355-2227

Fax: (614) 552-4800

www.cccservices.com

❖ Counseling

- Reverse mortgage (over 62) – determine whether taking out a reverse mortgage would have financial benefits including foreclosure prevention. See details on last page.
- Pre-Purchase – learn about home buying process and homeowner responsibilities.
- Post-Purchase – helps new homeowners avoid foreclosure after purchase.
- Mortgage Default Counseling - goal is to provide families with the information and tools necessary to maintain their home by identifying the cause of default or delinquency, identifying intervention strategies, and reviewing budgeting skills. Agency will work with the bank and other creditors to try to save the home.
- Debt Management Program – helps individuals restructure their unsecured debts (credit cards, medical bills) and get payments reduced so more money can be directed to the mortgage payment.

Equal Justice Foundation

88 East Broad Street Suite 1590

Columbus, Ohio 43215

Phone: (614) 221-9800

Fax: (614) 221-9810

www.equaljusticefoundation.com

The Equal Justice Foundation is a private, non-profit law firm that may provide legal representation for low-income persons in cases involving systemic, abusive and unfair lending practices causing default and foreclosure.

FIRSTLINK

195 North Grant Avenue

Columbus, Ohio 43215

Phone: Information (614) 221-2255

Administrative (614) 221-6766

www.firstlink.org

FIRSTLINK is an information referral service that connects Central Ohio residents with basic services, such as emergency food, housing, clothing and health care. FIRSTLINK can direct individuals facing foreclosure to local agencies which may help with mortgage payments or provide counseling services. The agency's call center provides referrals 24 hours a day, seven days a week.

Franklin County Treasurer

373 South High Street 17th Floor

Columbus, Ohio 43215

Phone: (614) 462-3438

Fax: (614) 462-7167

www.FranklinCountyOhio.gov/treasurer

Property taxes can contribute to foreclosure, particularly when the taxpayer is misinformed of the amount.

❖ Payment Plans to Better Budget Current Taxes

- Direct Debit - allows you to authorize the Treasurer to debit your checking or savings account to prepay your real estate taxes automatically on a monthly, annual, or semi-annual basis. **NEW!! If you choose the monthly option, interest earned will be credited to your next tax.**
- Budget Pay - Lets you make monthly payments by check or cash to better budget for your next tax bill. Each month you decide how much to pay!
- E-Check – Pay online free at this link:
www.FranklinCountyOhio.gov/treasurer.
- Credit Card: Pay by credit card at the above link or by calling 877-278-2270; however a 2.75% fee will be charged by the transaction processing company.

❖ Payment Plans to Pay Delinquent Taxes

- Stop penalties and interest from accruing! Enter into a payment plan whereby you can have up to 60 months to pay your delinquent taxes as well as your current taxes in convenient monthly installments.

Homes on the Hill CDC

12 South Terrace Avenue

Columbus, Ohio 43204

Phone: (614) 275-4663 ext. 104 or ext. 105

www.hoth-cdc.org

❖ Counseling

- Homebuyer Education including credit counseling
- Mortgage Default Counseling - goal is to provide families with the information and tools necessary to maintain their home by identifying the cause of default or delinquency, identifying intervention strategies, and reviewing budgeting skills. Agency will work with the bank and other creditors to try to save the home.
- Post-Purchase and Budget counseling

HUD

Approved housing counselor listing by Zip Code, Phone: (800) 569-4287.

<http://www.hud.gov/offices/hsg/sfh/hcc/states/ohio.txt>

Job & Family Services PRC

Franklin County Department of Job & Family Services

80 East Fulton Street

Columbus, Ohio 43215

Phone: (614) 462-4000

Fax: (614) 462-6451

www.FranklinCountyOhio.gov/commissioners/jafs

❖ Mortgage Assistance Program

- Prevention, Retention, and Contingency program provides one time financial assistance to aid for emergency situations. Applicants must have a minor child, be at or below 165% of poverty, and have 30 days worth of income.
 - ✓ Individuals who qualify for PRC are eligible for up to \$1,500 in financial assistance.
 - ✓ The financial assistance can be used toward a person's mortgage as long as the individual has not used PRC toward a rental or any other housing expense in the past two years.
 - ✓ The financial assistance can not be used toward a down payment

Legal Aid Society of Columbus

40 West Gay Street
Columbus, Ohio 43215
Phone: (614) 241-2001
www.columbuslegalaids.org

May provide assistance to foreclosure incidents that involve predatory lending. Legal Aid also offers some literature about foreclosure.

Mid-Ohio Regional Planning Commission

285 East Main Street
Columbus, Ohio 43215-5272
Phone: (614) 233-4181
Fax: (614) 223-5711
www.morpc.org

❖ Counseling

- Loss Mitigation Counseling
 - ✓ Provided to find the cause of the default.
 - ✓ Staff will contact lender on client's behalf to find a solution.
 - ✓ Post-purchase counseling may be recommended as a follow up.

❖ Classes – some provide a one-on-one counseling session

- Post-Purchase Classes
 - ✓ Offered to clients who have received down payment assistance.
 - ✓ May be offered in conjunction with default counseling.
- Pre-Purchase Classes – May be required for down-payment assistance and by some lenders. Certificates are awarded for those who complete the four-session course that is mandatory for all participants in the LifeSkills program.
 - ✓ Understanding Your Credit/Budgeting and Money Management
 - ✓ Home Inspection and Homeowner's Insurance
 - ✓ Realtor/Mortgage and Predatory Lending
 - ✓ Home Maintenance/Repair
- QuickStart - This program is designed to counsel homebuyers who did not seek out a counseling agency prior to signing a sales contract or becoming approved by a lender. May be required for down-payment assistance and by some lenders.

- ✓ Maintaining a Budget after Homeownership
- ✓ Preventing Foreclosure
- ✓ Predatory Lending/Refinancing
- ✓ What to Expect at Closing

****Columbus Housing Partnership, Homes on the Hill, Consumer Credit Counseling of Columbus, and Mid-Ohio Regional Planning Commission are all HUD and AHECTI Certified Housing Counseling Agencies****

Reverse Mortgage

A “reverse” mortgage is a loan against a person’s home that they do not pay back for as long as they live in the home. To be eligible for most reverse mortgages, you must own your home and be 62 years or age or older to qualify. The mortgage allows the homeowner to turn the value of their home into cash. The loan need not be repaid until the homeowner moves from the home or passes away. The **Columbus Housing Partnership and Consumer Credit Counseling of Columbus** can help individuals determine if a reverse mortgage is right for them before these individuals contact lenders.

There are several Columbus lenders who offer reverse mortgages including: **Mortgage Corporation of Ohio**, Tina Kuba: (614) 431-3499 **Wells Fargo**, Keith Turner: (614) 880-7019, Dana Weese: (614) 880-4564 **Financial Freedom**, Bill Foley: (614) 336-8771.

Veterans Service Commission

250 West Broad Street

Columbus, Ohio 43215

Phone: (614) 462-2500

Fax: (614) 462-2505

<http://www.franklincountyohio.gov/vets/>

- ❖ Mortgage Assistance Program
 - ✓ Provides mortgage assistance to veterans in an amount determined by the Commission. It is most beneficial for veterans to apply prior to actual foreclosure action as attorney fees are not eligible for funding. No requirements other than the applicant is a veteran.